

each survivor is assessed two dollars and fifty cent—two dollars of which are paid to the representatives of the deceased, and fifty cents to the Company for expenses, &c. Supposing that there are five hundred members in the Company, each policy will be worth one thousand dollars, and if there are one thousand members, the policies are worth two thousand dollars and so on. By the above Table, it is calculated, that out of five hundred members, whose ages range from ten to sixty-five, *one and one-third per cent*, of them, will die during the year. According to that rate, six (and a fraction) persons of the five hundred, will die in the year, making necessary an assessment of two dollars and fifty cents each, or fourteen dollars during the twelve months. The assessments, to-wit:—fourteen dollars, added to the entrance fee of thirteen dollars and fifty cents, make the total payments for the year to be twenty-seven dollars and fifty cents. And of course, as there is no entrance to be paid the second and ensuing years, every member secures a policy, worth to his wife and children after his death, one thousand dollars, for the small annual payment of fourteen dollars. Compare this yearly payment with the premiums paid to other companies on a policy worth one thousand dollars, and it will be seen that it does not amount to half as much. In the Table, will be found the average annual premiums charged by the Equitable Society of New York, a joint stock company, and whose rates on that account, should be less than those of Mutual companies. For the ages between forty and forty-four, (both inclusive) the Equitable charges on a policy of one thousand dollars, an average yearly premium of thirty-four dollars and twenty-two cents, a sum exceeding the assessments levied by this company to secure a policy of the like amount, to-wit: fourteen dollars and the entrance fee, thirteen dollars and fifty cents, by six dollars and seventy-two cents; and for subsequent years, the premium charged by the Equitable,